

Failed Bank Information

Information for Amcore Bank, National Association, Rockford, IL

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Please be advised you will not receive any email notification to claim/unlock/unsuspend your account or to provide any private information. Please be aware of any [Phishing Scams](#) to obtain information from you.

I. Introduction

On Friday, April 23, 2010, Amcore Bank, National Association (N.A.), Rockford, IL was closed by the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver. No advance notice is given to the public when a financial institution is closed.

The FDIC has assembled useful information regarding your relationship with this institution. Besides a checking account, you may have Certificates of Deposit, a car loan, a business checking account, a commercial loan, a Social Security direct deposit, and other relationships with the institution. The FDIC has compiled the following information, which should answer many of your questions.

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II. Press Release

The FDIC has issued a press release ([PR-084-2010](#)) about the institution's closure. If you represent a media outlet and would like information about the closure, please contact [Greg Hernandez](#) at 1-202-898-6984.

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III. Acquiring Financial Institution

All deposit accounts, excluding certain brokered deposits, have been transferred to Harris National Association (Harris N.A.), Chicago, IL ("assuming institution") and will be available immediately. The former Amcore Bank, N.A. locations will reopen as branches of Harris N.A. during regular business hours.

Your transferred deposits will be separately insured from any accounts you may already have at Harris N.A. for six months after the failure of Amcore Bank, N.A. Checks that were drawn on Amcore Bank, N.A. that did not clear before the institution closed will be honored as long as there are sufficient funds in the account. If you have questions about your account(s) transferred to the assuming bank, you may speak to an FDIC representative by calling 1-800-591-2767.

For general questions about FDIC deposit insurance coverage, please call 1-877-275-3342 or visit EDIE, the FDIC's Electronic Deposit Insurance Estimator.

[EDIE - FDIC's Electronic Deposit Insurance Estimator](#)

You may withdraw your funds from any transferred account without an early withdrawal penalty until you enter into a new deposit agreement with Harris N.A. as long as the deposits are not pledged as collateral for loans. You may view more information about Harris National Association by visiting their web site.

[Harris N.A.](http://www.harrisbank.com) (www.harrisbank.com)

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V. Banking Services

The Automated Teller Machines (ATM) and online service will remain available.

The bank will maintain its regular business hours and you may continue to use the services to which you previously had access, such as safe deposit boxes, night deposit boxes, wire services, etc.

Your checks will be processed as usual. All outstanding checks will be paid against your available balance(s) as if no change had occurred. Your new bank will contact you soon regarding any changes in the terms of your account. If you have a problem with a merchant refusing to accept your check, please contact your branch office. An account representative will clear up any confusion about the validity of your checks.

All interest accrued through Friday, April 23, 2010 will be paid at your same rate. Harris N.A. will be reviewing rates. You will be notified of any changes.

Your automatic direct deposit(s) and/or automatic withdrawal(s) will be transferred automatically to your new bank. If you have any questions or special requests, you may contact a representative of your assuming institution at your branch office.

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VI. Loan Customers

If you had a loan with Amcore Bank, N.A., you should continue to make your payments as usual. The terms of your loan will not change, because they are contractually agreed to in your promissory note. Checks should be made payable as usual and sent to the same address until further notice. If you have further questions regarding an existing loan, please contact your loan officer.

For all questions regarding new loans and the lending policies of Harris N.A., please contact your branch office.

Please see [A Borrower's Guide to an FDIC Insured Bank Failure](#) for additional information.

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VII. Possible Claims Against the Failed Institution

Claims against failed financial institutions occur when bills sent to the institution remain unpaid at the time of failure. If you or your company provided a service or product, leased space, furniture, or equipment to Amcore Bank, N.A. **after Friday, April 23, 2010** and have not been paid, you do **not** have a claim against Amcore Bank, N.A. Please follow your normal billing procedures by providing an invoice as instructed.

If you or your company provided a service or product, leased space, furniture, or equipment to Amcore Bank, N.A. **prior to Friday, April 23, 2010** and have not been paid, you **may** be entitled to a claim against the bank. If you provided a product to or a service for Amcore Bank, N.A. prior to the bank's failure for which you have not been paid and you have not received communication, please contact:

Federal Deposit Insurance Corporation
Receiver: Amcore Bank, N.A.
1601 N. Bryan Street
Dallas, TX 75201-3430
Attention: [Claims Agent](#)

Please note: There are time limits for filing a claim, your claim must be filed on or before 7/28/2010.

All shares of Amcore Bank, N.A. were owned by its holding company, Amcore Financial, Inc.. The holding company was not included in the closing of the bank or the resulting receivership. **If you are a shareholder of Amcore Financial, Inc., please do not contact or file a claim with the Receiver. You may contact Amcore Financial, Inc. directly for information as follows:**

Amcore Financial, Inc.
501 Seventh Street
Rockford, IL 61110

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VIII. Priority of Claims

In accordance with Federal law, allowed claims will be paid, after administrative expenses, in the following order of priority:

1. Depositors
2. General Unsecured Creditors
3. Subordinated Debt
4. Stockholders

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IX. Dividend Information

[Dividend History on Amcore Bank](#)

[Dividend Information on Failed Financial Institutions](#)

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X. Brokered Deposits

The FDIC offers a reference guide to deposit brokers acting as agents for their investor clientele. This site outlines the FDIC's policies and procedures that must be followed by deposit brokers when filing for pass-through insurance coverage on custodial accounts deposited in a failed FDIC Insured Institution.

[Deposit Broker's Processing Guide](#)

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[General Disclaimer](#)

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